its user, process user's options, capture an image disposed within the label capturing means operating envelope, decipher it as a label, and transmit the deciphered data and user options. The MSD **101** communicates with a cellular network **103** preferably through its data channel **102**, and through either the internet or a dedicated connection **104**, it further communicates with one or more remote servers **105**. The remote servers **105** exchange information with MSD **101** and update their own database by tapping on one or more merchant servers **107** through an internet or a dedicated connection **106**.

[**0035**] **FIG. 2** is an embodiment of a MSD **201** display screen **202** presenting initial user options such as a plurality of merchants **203** with whom the user may realize a product or service inquiry or a purchase, drafting and editing user's shopping lists, defining user preferences for payment and delivery, and storing user's personal data such as address or credit card.

[**0036**] **FIG. 3** is an embodiment of a MSD **301** display screen **302** formatted according to instructions sent by a remote server, not shown, presenting multiple windows customized according to the MSD **301** functional capabilities. The customized display screen **302** may be partitioned in one or more windows in which the remote server may stream different data customized to the user interests and may include, for example and without limitation, sections pertaining to user's personal information **303**, merchant's welcome or other advertisement message section **304**, and a list of current shopping or inquiry activities **305**.

[**0037**] **FIG. 4** is another preferred embodiment of a MSD **401** display screen **402** depicting a plurality of windows as formatted by instructions sent by a remote server, not shown, to the MSD's specific display capabilities. The MSD **401** capabilities my permit a remote server, not shown, to stream merchant's, competitor's, or third party's audiovisual advertisement, including still pictures and video, through a designated window **404** on the display screen **402**. The audio portion of the data may be streamed through the earpiece, not shown, or other available speaker of the MSD. Additional display screen windows may simultaneously depict user's purchase or inquiry list **403**, system-operating instructions **405**, and allow user interface with the MSD resident software program.

[**0038**] **FIG. 5** is an embodiment of a MSD **501** in the process of capturing a bar code label **503**. In the case where the MSD **501** is equipped with video capture means **502**, the user points the capture means lens, not shown, towards the bar code label **503**. The resident software program may facilitate the capture means lens positioning by presenting a window that operates as a viewfinder **504**, as known by persons skilled in the art. The native processing capabilities of MSD **501** deciphers the captured bar code label **503**, then converts it into digital data stream and sends it to remote servers, preferably via the data channel, for further processing.

[**0039**] **FIG. 6** is a flowchart of one possible embodiment of the invention. A user begins **601** by activating a MSD, equipped with video capturing means such as a video camera, and initiating a MSD resident software program **602** that will allow the user to interface with the MSD. In this particular embodiment, the MSD resident software program asks the MSD user to select a merchant **603** from list of merchants. The MSD resident software program will then request the MSD user to select what activity wants to carry out **604**. Two activities may be transacted, an inquiry of a product or service's price, availability, or characteristics **610** or a product or service purchase **640**.

[**0040**] If the MSD use desires to carry out an inquiry **610**, the MSD resident software program will prompt the MSD user to select whether it would be with the selected merchant **620** or with various merchants for competitive information **621**. The MSD resident software program will then inquire whether the MSD user wishes to capture a label **630**, related to a product or service, or use a previously drafted shopping list **631**. If the MSD user wishes to capture a label, the MSD resident software program will prompt the video capturing means of the MSD and inform the user when it is ready to capture a label. The MSD display screen may show a preview of the label for user approval in a graphic representation of a viewfinder. If the label captured is acceptable, i.e. decodable, to the MSD resident software program **632**, it will continue with the next step, otherwise, it will inform the MSD use of the capture failure and request a new label capture. Once the MSD resident software program satisfactorily deciphers the captured image and identifies it as a bar code label, it begins exchanging information with a remote server **633** utilizing preferably the data channel of the cellular communications network. The remote server **633** authenticates the MSD, processes the data received from the MSD, responds to the MSD requests, and sends formatting instructions to the MSD such that the resident software program may format the MSD display screen according to its specific capabilities, including partitioning it into one or more windows. The remote server then sends to one of these windows the MSD user's requested information **634**, and it may send to another window and to the device's speaker audiovisual advertisement or related data. The MSD resident software program then inquires **635** whether the MSD user wishes to purchase the inquired product or service. If negative, the MSD resident software program ends **636**, otherwise it continues by inquiring the MSD user's desired form of payment **637** and delivery **638**, and it then ends **639**.

[**0041**] If the MSD use desires to carry out a purchase **640**, the MSD resident software program will inquire from the MSD user whether it would be utilizing an existing purchase list **650** or capturing a new label **660**. If the first, the MSD resident software program will enable editing functions to modify the purchase list **651** before actually transacting the purchase. If the MSD user wishes to capture a label **660**, the MSD resident software program will prompt the video capturing means of the MSD and inform the user that it is ready to capture a label. The MSD display screen may show a preview of the label for user approval in a graphic representation of a viewfinder. If the label captured is acceptable to the MSD resident software program **661** it will continue with the next step, otherwise, it will inform the MSD user of the capture failure and request a new label capture. Once the MSD resident software program satisfactorily deciphers the captured image and identifies it as a bar code label, it begins exchanging information with a remote server **671**, utilizing preferably the data channel of the cellular communications network. The remote server authenticates the MSD, processes the data received from the MSD, responds to the MSD requests, and sends formatting instructions to the MSD such that the resident software program may format the MSD display screen according to